

**Information to identify the case:**

Debtor 1	Denis Dranovsky	Social Security number or ITIN xxx-xx-7266
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-12103-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Denis Dranovsky

5/10/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Denis Dranovsky  
 Debtor

Case No. 19-12103-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db +Denis Dranovsky, 27 Washington Avenue, Suffern, NY 10901-4623  
 cr +Santander Consumer USA, c/o Stewart, Zlimen & Jungers, Ltd., 2860 Patton Rd.,  
     Roseville, MN 55113-1100  
 518003794 +Attorney General, US Dept. of Justice, Ben Franklin Station, POB 683,  
     Washington, DC 20044-0683  
 518003796 +Bank of New York Mellon, 8742 Lucent Blvd., Ste. 300, Highlands Ranch, CO 80129-2386  
 518003800 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441  
 518003801 +Citibank/Exxon Mobile, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518003802 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
     St Louis, MO 63179-0034  
 518003803 Emergency Physicians of Saint Clares, PO Box 51028, Newark, NJ 07101-5128  
 518003806 +Mountainview Manor Condo Assn, c/o Matrix Property Management Grp, LLC, 50-C Main Street,  
     Succasunna, NJ 07876-1476  
 518003808 ++NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149  
     (address filed with court: Northwest Radiology Assoc., 45 Pine Street, Ste. 8,  
     Rockaway, NJ 07866)  
 518003807 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,  
     25 Market St., PO Box 112, Trenton, NJ 08625-0112  
 518003810 +Ras Citron, LLC, 130 Clinton Road, #202, Fairfield, NJ 07004-2927  
 518003811 Saint Clare's Hospital, PO Box 35577, Newark, NJ 07193-5577  
 518003812 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,  
     Highlands Ranch, CO 80129-2386  
 518003813 +State of New Jersey Division of Taxation, Compliance & Enforcement - Compliance,  
     50 Barrack Street, 9th Floor, Trenton, NJ 08695-0001  
 518003816 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 11 2019 00:02:56 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 11 2019 00:02:50 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 cr +EDI: PRA.COM May 11 2019 03:28:00 Synchrony Bank/c/o PRA Receivables Management, LLC,  
     PO Box 41021, Norfolk, VA 23541-1021  
 518003795 EDI: BANKAMER.COM May 11 2019 03:28:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
     El Paso, TX 79998  
 518003797 +EDI: CAPITALONE.COM May 11 2019 03:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
     Salt Lake City, UT 84130-0285  
 518003798 +EDI: CHASE.COM May 11 2019 03:28:00 Chase Card Services, Correspondence Dept.,  
     Po Box 15298, Wilmington, DE 19850-5298  
 518003799 +EDI: CITICORP.COM May 11 2019 03:28:00 Citibank SD, NA, PO Box 6500,  
     Sioux Falls, SD 57117-6500  
 518003804 +EDI: FORD.COM May 11 2019 03:28:00 Ford Motor Credit, 1 American Road,  
     Dearborn, MI 48126-2701  
 518003805 EDI: IRS.COM May 11 2019 03:28:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 518003809 +EDI: PRA.COM May 11 2019 03:28:00 Portfolio Recovery, Po Box 41021,  
     Norfolk, VA 23541-1021  
 518006385 +EDI: RMSC.COM May 11 2019 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
     PO Box 41021, Norfolk, VA 23541-1021  
 518003814 +EDI: RMSC.COM May 11 2019 03:28:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept.,  
     Po Box 965060, Orlando, FL 32896-5060  
 518003815 +EDI: RMSC.COM May 11 2019 03:28:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept.,  
     Po Box 965060, Orlando, FL 32896-5060

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 29

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Donald V. Biase dbiase4236@gmail.com, dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com  
Guillermo Gonzalez on behalf of Debtor Denis Dranovsky ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5